Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 1 of 72

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued	Jody First name	_	Amy First name
	picture identification (for example, your driver's	Allen		Nicole
	license or passport).	Middle name	-	Middle name
	Bring your picture identification to your	Dalberg	_	Dalberg
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9133		xxx-xx-7990

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 2 of 72

Debtor 1 Jody Allen Dalberg
Amy Nicole Dalberg

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	■ I have not used any business name or EINs. Business name(s)			
	LING	LINS			
Where you live	445 W. Elm St.	If Debtor 2 lives at a different address:			
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
	DuPage	County			
	County				
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) Business name(s) Business name(s) Business name(s) Business name or EINs. Busin			

Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 3 of 72 Case 16-40089

_		dy Allen Dalber ny Nicole Dalbe			Docar		Case number (if known)			
Par	rt 2: Tell	the Court About	Your Bank	ruptcy C	ase					
7. The chapter of the Bankruptcy Code you are					of each, see <i>Notice Required b</i>	y 11 U.S.C. § 342(b) for Individuals Filing for Bank ate box.	ruptcy			
	choosing	y to file under	■ Chap	ter 7						
			☐ Chapter 11							
			☐ Chap	ter 12						
			☐ Chap							
8.	How you	will pay the fee	abo	out how yo	ou may pay. Typi attorney is subm	cally, if you are paying the fee	eck with the clerk's office in your local court for mo yourself, you may pay with cash, cashier's check, whalf, your attorney may pay with a credit card or cl	or money		
						allments. If you choose this op (Official Form 103A).	tion, sign and attach the Application for Individuals	to Pay		
			☐ I re	equest that t is not reco	at my fee be wai quired to, waive y our family size and	ved (You may request this optiour fee, and may do so only if you are unable to pay the fee	on only if you are filing for Chapter 7. By law, a jud rour income is less than 150% of the official pover in installments). If you choose this option, you mu ficial Form 103B) and file it with your petition.	ty line that		
9.	Have you	ı filed for	■ No.							
		cy within the	■ No.							
	iasi o ye	115 :	⊔ Yes.	District		When	Case number			
				District		When	Cooperumber			
				District		When	Case number			
10.		pankruptcy	■ No							
	filed by a		☐ Yes.							
				Debtor			Relationship to you			
				District		When	Case number, if known			
				Debtor			Relationship to you			
				District		When	Case number, if known			
11.	Do you r		■ No.	Go to	line 12.					
	residenc	c :	☐ Yes.	Has yo	our landlord obtain	ned an eviction judgment agair	nst you and do you want to stay in your residence?	,		
					No. Go to line 1	2.				
					Yes. Fill out <i>Init</i> bankruptcy peti		n Judgment Against You (Form 101A) and file it wi	th this		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 4 of 72

	otor 2 Amy Nicole Dalbe			Case number (if known)		
Par	t 3: Report About Any Bu	ısinesses	You Own as a Sole Propri	etor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.			
		☐ Yes.	Name and location of bu	siness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, St.			
	it to this petition.			ox to describe your business: iness (as defined in 11 U.S.C. § 101(27A))		
				al Estate (as defined in 11 U.S.C. § 101(51B))		
				defined in 11 U.S.C. § 101(53A))		
				er (as defined in 11 U.S.C. § 101(6))		
			☐ None of the above	· · · · · · · · · · · · · · · · · · ·		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	deadline operation	s. If you indicate that you are ns, cash-flow statement, and S.C. 1116(1)(B). I am not filing under Cha	e court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure apter 11. The small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am filing under Chapte	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own or	Have Any	/ Hazardous Property or A	ny Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat	☐ Yes.				
	of imminent and identifiable hazard to public health or safety? Or do you own any		What is the hazard? If immediate attention is			
	property that needs immediate attention?		needed, why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Number, Street, City, State & Zip Code		
				number, Street, City, State & Zip Code		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 5 of 72

Debtor 1 Jody Allen Dalberg
Debtor 2 Amy Nicole Dalberg Case number (if known)

Part 5: Explain

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 6 of 72

Debtor 2 Amy Nicole Dalberg				Case number (if known)				
Par	t 6: Answer These Quest	ions for Rep	orting Purposes					
16.	What kind of debts do you have?			umer debts? Consumer debts are il, family, or household purpose."	e defined in 11 U.S.C. § 101(8) as "incurred by an			
			No. Go to line 16b.					
			Yes. Go to line 17.					
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			□ No. Go to line 16c.					
			Yes. Go to line 17.					
		16c. S	tate the type of debts you owe	that are not consumer debts or bu	siness debts			
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter 7. (Go to line 18.				
	Do you estimate that after any exempt property is excluded and			ou estimate that after any exempt ble to distribute to unsecured cred	property is excluded and administrative expenses itors?			
	administrative expenses are paid that funds will		No					
	be available for distribution to unsecured creditors?] Yes					
18.	How many Creditors do	1 -49		□ 1,000-5,000	2 5,001-50,000			
	you estimate that you owe?	50-99		☐ 5001-10,000	50,001-100,000			
		□ 100-199 □ 200-999		□ 10,001-25,000	☐ More than100,000			
19.	How much do you	\$ 0 - \$50	.000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?	□ \$50,001	- \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
			1 - \$500,000 1 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
20.	How much do you	□ \$0 - \$50	,000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		- \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion			
			1 - \$500,000 1 - \$1 million	□ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 bil □ \$100,000,001 - \$500 million □ More than \$50 billion				
Par	7: Sign Below							
For	you	I have exan	nined this petition, and I declare	e under penalty of perjury that the i	information provided is true and correct.			
					gible, under Chapter 7, 11,12, or 13 of title 11, d I choose to proceed under Chapter 7.			
				pay or agree to pay someone who otice required by 11 U.S.C. § 342(b	is not an attorney to help me fill out this o).			
		I request re	lief in accordance with the chap	oter of title 11, United States Code,	, specified in this petition.			
					ney or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
		/s/ Jody A	Illen Dalberg	/s/ Amy Nice				
		Jody Alle Signature o		Amy Nicole Signature of D				
		Executed o	December 20, 2016 MM / DD / YYYY	Executed on	December 20, 2016 MM / DD / YYYY			

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 7 of 72

Debtor 1 Jody Allen Dalbe Debtor 2 Amy Nicole Dalb	•	Page 7 of 72 Cas	e number (if known)
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, Unit	ted States Code, and have e	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)
If you are not represented by an attorney, you do not need to file this page.	, ,		rledge after an inquiry that the information in the
	/s/ Joseph S. Davidson	Date	December 20, 2016
	Signature of Attorney for Debtor		MM / DD / YYYY
	Joseph S. Davidson		
	Printed name		
	Sulaiman Law Group, Ltd.		
	Firm name		
	900 Jorie Boulevard		
	Suite 150		
	Oak Brook, IL 60523		
	Number, Street, City, State & ZIP Code		

Email address

Contact phone **630-575-8181**

6301581Bar number & State

courtinfo@sulaimanlaw.com

Page 8 of 72 Document Fill in this information to identify your case: Debtor 1 **Jody Allen Dalberg** Middle Name Last Name Debtor 2 **Amy Nicole Dalberg** (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

2/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	12,056.72
	1c. Copy line 63, Total of all property on Schedule A/B	\$	12,056.72
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	27,337.54
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	34,956.41
	Your total liabilities	\$	62,293.95
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,672.76
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,665.33
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
7.	■ Yes What kind of debt do you have?		
•	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	nersonal	family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Case number (if known)

Debtor 1 Jody Allen Dalberg Document Page 9 of 72

Debtor 2

Amy Nicole Dalberg

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

6,791.18

\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	27,337.54
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	4,981.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	32,318.54

Fill in Debto	this info	rmation to identify your c	ase and this filing:			
Debto		imation to identity your c				
	r 1	Jody Allen Dalber	9			
		First Name	Middle Name	Last Name		
Debtoi Spouse	r 2 , if filing)	Amy Nicole Dalber	'G Middle Name	Last Name		
Jnited	States B	Sankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case r	number					☐ Check if this is ar amended filing
Offic	cial Fo	orm 106A/B				
3ch	nedu	le A/B: Prope	erty			12/15
_ `	ou own or	have any legal or equitable	·	ou Own or Have an Interest In Iding, land, or similar property?		
Part 2:	Describ nown, leader else de s, vans, t	e Your Vehicles ase, or have legal or equi	, also report it on Schedule	les, whether they are registors: G: Executory Contracts and U		ehicles you own that
O you omeon Cars	Describ nown, leader else de s, vans, to o	e Your Vehicles ase, or have legal or equirives. If you lease a vehicle	, also report it on <i>Schedule</i> ity vehicles, motorcycles	G: Executory Contracts and U	Jnexpired Leases. Do not deduct secured of	laims or exemptions. Put
O you omeon Cars	Describ nown, leader else de s, vans, to	e Your Vehicles ase, or have legal or equivives. If you lease a vehicle trucks, tractors, sport util	, also report it on <i>Schedule</i> ity vehicles, motorcycles Who has an interest		Do not deduct secured content amount of any secure	·
O you omeon Cars	Describe of the else distance else else distance else else else else else else else el	e Your Vehicles ase, or have legal or equivives. If you lease a vehicle trucks, tractors, sport util	who has an interest Debtor 1 only Debtor 2 only	G: Executory Contracts and U	Do not deduct secured content amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D</i> :
O you opmoor Cars	Describe of the else describes, vans, to the else describes, vans, to the else describes of the else describes	e Your Vehicles ase, or have legal or equivives. If you lease a vehicle trucks, tractors, sport util Honda Odyssey LX Minivan at 2004 at mileage: 96,0 or mation:	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb	G: Executory Contracts and U	Do not deduct secured c the amount of any secur Creditors Who Have Cla	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the
O you opmoor Cars	Describe of the else difference else differenc	e Your Vehicles ase, or have legal or equivives. If you lease a vehicle trucks, tractors, sport util Honda Odyssey LX Minivan a 2004 ate mileage: 96,0	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb	G: Executory Contracts and U tin the property? Check one tor 2 only e debtors and another	Do not deduct secured c the amount of any secur Creditors Who Have Cla	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the
□ Your variation of your properties of your proper	Describe on own, lead to else de la company	Honda Odyssey LX Minivan 2004 ate mileage: 96,0 mation: ccording to ob.com, Private Party Good Condition) Hyundai	Who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the (see instructions) Who has an interest	G: Executory Contracts and U tin the property? Check one tor 2 only e debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Classes. Current value of the entire property? \$1,982.00 Do not deduct secured of the amount of any secured of the amount of any secured control of the amount of the amount of any secured control of the amount of any secured control of the amount of any secured control of the amount of the amount of any secured control of the amount of any secured control of the amount of the amount of any secured control of the amount of the amount of the amount of the	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$1,982.00
□ Your variation of your properties of your proper	Describe own, lead to the else do the else do the else do the s, vans, to the else do the	Honda Odyssey LX Minivan ate mileage: ccording to ob.com, Private Party Good Condition)	Who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the Check if this is c (see instructions) Who has an interest Debtor 1 only Debtor 2 only	G: Executory Contracts and Use in the property? Check one stor 2 only a debtors and another community property	Do not deduct secured of the amount of any secure Creditors Who Have Classes. Current value of the entire property? \$1,982.00 Do not deduct secured of the amount of any secured of the amount of any secured control of the amount of the amount of any secured control of the amount of any secured control of the amount of any secured control of the amount of the amount of any secured control of the amount of any secured control of the amount of the amount of any secured control of the amount of the amount of the amount of the	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$1,982.00
□ You o you omeon Cars □ N ■ Y 3.1	Describe on own, lead to be else do so, vans, to o es Make: Model: Year: Approximate Other information of the other infor	Honda Odyssey LX Minivan ate mileage: cording to bb.com, Private Party Good Condition) Hyundai Santa Fe Sport Utility 2003 ate mileage: 203,0	Who has an interest Debtor 1 and Deb At least one of the (see instructions) Who has an interest Debtor 2 only Debtor 1 and Deb At least one of the (see instructions) Who has an interest Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Deb	G: Executory Contracts and Use in the property? Check one stor 2 only a debtors and another community property	Do not deduct secured of the amount of any securic Creditors Who Have Clair Current value of the entire property? \$1,982.00 Do not deduct secured of the amount of any securic Creditors Who Have Clair Current value of the	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$1,982.00 laims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the

Official Form 106A/B Schedule A/B: Property page 1

	Case 16-		Doc 1	Filed 12/21/16 Document	Entered 12/21/16 Page 11 of 72	18:41:26	Desc Main
Debte	•				•	mber (if known)	
5 A c	dd the dollar value o ages you have attach	the portion ed for Part	n you own fo 2. Write tha	or all of your entries fr t number here	om Part 2, including any ent	ries for =>	\$3,094.00
Part 3	B: Describe Your Person	onal and Hou	usehold Items				
·	·			est in any of the follow	ing items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
E	u sehold goods and kamples: Major appliar No			ina, kitchenware			
	Yes. Describe						
		Househ	old goods	and furnishings			\$1,000.00
E)				stereo, and digital equip a players, games	oment; computers, printers, sca	anners; music c	ollections; electronic devices
		Electror	nics				\$500.00
E)	other collecti No Yes. Describe uipment for sports a	nd hobbies	rabilia, collec	tibles	oks, pictures, or other art object	·	
E	irearms Examples: Pistols, rifle No Yes. Describe	s, shotguns	, ammunition	, and related equipmen			
11. C	lothes	othes, furs,	leather coats	s, designer wear, shoes	accessories		
		Clothes					\$500.00
	ewelry Examples: Everyday je No Yes. Describe	welry, costu	ıme jewelry,	engagement rings, wed	ding rings, heirloom jewelry, wa	atches, gems, g	old, silver
		Jewelry	(e.g. costu	ıme jewelry, engage	ement/wedding rings)		\$4,000.00

Official Form 106A/B Schedule A/B: Property page 2

Cash

\$0.00

	Case 16-4008		Filed 12/21/1 Document	6 Entered 12/21/16 18:41:2 Page 12 of 72	6 Desc Main
Debtor 1 Debtor 2	Jody Allen Dalber Amy Nicole Dalber			Case number (if kno	own)
Exan ■ No	arm animals nples: Dogs, cats, birds,	horses			
		sehold items vo	u did not already list	t, including any health aids you did not lis	st
■ No	. Give specific informati	•	,	,	
	the dollar value of all o Part 3. Write that numb			gany entries for pages you have attached	\$6,000.00
	escribe Your Financial As				
Do you o	wn or have any legal o	r equitable inter	est in any of the foll	owing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	nples: Money you have ir			eposit box, and on hand when you file your p	petition
17. Depo	sits of money nples: Checking, savings	s, or other financia		s of deposit; shares in credit unions, brokera	age houses, and other similar
_			Institutio	n name:	
	17.	Checking a 1. ending in 2		gan Chase Bank, N.A.	\$1,201.40
	17.	Savings ac 2. ending 808		gan Chase Bank, N.A.	\$190.69
	s, mutual funds, or puk <i>nples:</i> Bond funds, invest			noney market accounts	
		Institution or is	ssuer name:		
	oublicly traded stock ar venture	nd interests in in	corporated and uni	ncorporated businesses, including an int	erest in an LLC, partnership, and
	. Give specific informati	on about them Name of entity:		% of ownership:	
Nego	tiable instruments includ	le personal check	s, cashiers' checks, p	-negotiable instruments bromissory notes, and money orders. ne by signing or delivering them.	
	. Give specific information	on about them ssuer name:			
	ement or pension accomples: Interests in IRA, E		1(k), 403(b), thrift sav	ings accounts, or other pension or profit-sha	ring plans
■ Yes	. List each account sepa Тур	arately. se of account:	Institutio	n name:	
	40	1(k)	Fidelity	Investments	\$1,570.63

Official Form 106A/B Schedule A/B: Property page 3

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 13 of 72 Jody Allen Dalberg Debtor 1 Debtor 2 **Amy Nicole Dalberg** Case number (if known) 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

		Case 16-40089	Doc 1	Filed 12/21/16 Document	Entered 12 Page 14 of	2/21/16 18:41:26 72	Desc Main
	tor 1 tor 2	Jody Allen Dalberg Amy Nicole Dalberg				Case number (if known)	
_	1					, ,	
L	J Yes.	Give specific information					
_	Exam	s against third parties, who ples: Accidents, employmen				and for payment	
_	No 1 Yes	Describe each claim					
		contingent and unliquidate	ed claims of	every nature, includin	g counterclaims	of the debtor and rights to	set off claims
	No 1 Voc	Describe each claim					
	ı res.	Describe each claim					
		nancial assets you did not	already list				
	No						
L	J Yes.	Give specific information					
36	Δddi	the dollar value of all of yo	our entries fr	om Part 4 including a	ny entries for nad	es vou have attached	
00.		art 4. Write that number he					\$2,962.72
						ļ	
Part	5: De	scribe Any Business-Related	Property You	Own or Have an Interest	n. List any real esta	te in Part 1.	
37. D	o you	own or have any legal or equi	table interest i	in any business-related p	roperty?		
	No. Go	o to Part 6.					
	Yes. (Go to line 38.					
Part		escribe Any Farm- and Comme you own or have an interest in fa			n or Have an Interes	st In.	
			<u> </u>				
		u own or have any legal or	equitable in	terest in any farm- or o	commercial fishin	g-related property?	
	No.	Go to Part 7.					
	☐ Yes	s. Go to line 47.					
		_					
Part	7:	Describe All Property You (Own or Have a	n Interest in That You Did	Not List Above		
53. [ο νοι	u have other property of ar	nv kind vou	did not already list?			
		ples: Season tickets, country					
	No						
	Yes.	Give specific information					
5 4	A .1.1	de delle color et ellet co		and David T. Minister short or			\$0.00
54.	Add	the dollar value of all of yo	our entries tr	om Part 7. Write that h	umber nere		\$0.00
Part	8:	List the Totals of Each Part of	of this Form				
55.	Part '	1: Total real estate, line 2					\$0.00
56.	Part 2	2: Total vehicles, line 5			\$3,094.00		
57.	Part :	3: Total personal and hous	sehold items	, line 15	\$6,000.00		
58.	Part 4	4: Total financial assets, li	ne 36	_	\$2,962.72		
59.		5: Total business-related p			\$0.00		
60.	Part (6: Total farm- and fishing-	related prop	erty, line 52	\$0.00		
61.	Part 1	7: Total other property not	t listed, line t	54 +	\$0.00		
62.	Total	personal property. Add lin	nes 56 throug	h 61	\$12,056.72	Copy personal property to	otal \$12,056.72
63.	Total	of all property on Schedu	ıle A/B. Add I	ine 55 + line 62			\$12,056.72

Official Form 106A/B Schedule A/B: Property page 5

		17/1/11/11		
Fill in this infor	mation to identify your	case:		
Debtor 1	Jody Allen Dalbe	rg		
	First Name	Middle Name	Last Name	
Debtor 2	Amy Nicole Dalbe	erg		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is a
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the Pro	perty You	Claim as	Exempt
---------	----------	---------	-----------	----------	--------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2004 Honda Odyssey LX Minivan 4D 96.000 miles	\$1,982.00		\$1,982.00	735 ILCS 5/12-1001(c)
Value according to www.kbb.com, Private Party Value (Good Condition) Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2003 Hyundai Santa Fe Sport Utility 203,000 miles	\$1,112.00		\$1,112.00	735 ILCS 5/12-1001(b)
Value according to www.kbb.com, Private Party Value (Fair Condition) Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Electronics Line from Schedule A/B: 7.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A.B. 1.1			100% of fair market value, up to any applicable statutory limit	
Clothes Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Ellie Holli Goricadie A.B. TTT			100% of fair market value, up to any applicable statutory limit	
Jewelry (e.g. costume jewelry, engagement/wedding rings)	\$4,000.00		\$4,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 16 of 72

Jody Allen Dalberg

Amy Nicole Dalberg Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Checking account ending in 2712: 735 ILCS 5/12-1001(b) \$1,201.40 \$1,201.40 JPMorgan Chase Bank, N.A. 100% of fair market value, up to Line from Schedule A/B: 17.1 any applicable statutory limit Savings account ending 8087: 735 ILCS 5/12-1001(b) \$190.69 \$190.69 JPMorgan Chase Bank, N.A. Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 401(k): Fidelity Investments 735 ILCS 5/12-1006 \$1,570.63 \$1,570.63 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

		I A A A HILL		
Fill in this infor	mation to identify your	case:		
Debtor 1	Jody Allen Dalbe	rg		
	First Name	Middle Name	Last Name	
Debtor 2	Amy Nicole Dalbe	erg		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
()				amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Document Page 18 of 72 Fill in this information to identify your case: Debtor 1 Jody Allen Dalberg Middle Name Last Name Debtor 2 **Amy Nicole Dalberg** (Spouse if, filing) Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority amount amount 2.1 Illinois Department of Revenue Last 4 digits of account number Unknown Unknown Unknown Priority Creditor's Name **Bankruptcy Section** When was the debt incurred? Po Box 64338 Chicago, IL 60664-0338 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed ■ Debtor 1 and Debtor 2 only Type of PRIORITY unsecured claim: ☐ Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated

■ No

☐ Yes

☐ Other. Specify

Notice Only

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 19 of 72

	r 2 Amy Nicole Dalberg		Case number (if know)		
2.2	Internal Revenue Service Priority Creditor's Name	Last 4 digits of account number	\$27,337.54	\$3,355.79	\$23,981.75
	Centralized Insolvency Operation Po Box 21126	When was the debt incurred?			
	Philadelphia, PA 19114-0326 Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply		
V	Vho incurred the debt? Check one.	☐ Contingent			
[☐ Debtor 1 only	☐ Unliquidated			
[☐ Debtor 2 only	☐ Disputed			
1	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
[☐ At least one of the debtors and another	☐ Domestic support obligations			
[☐ Check if this claim is for a community debt	Taxes and certain other debts you	owe the government		
l	s the claim subject to offset?	☐ Claims for death or personal injury	while you were intoxicated		
	No	Other. Specify			
	Yes	Notice Only			
un tha	st all of your nonpriority unsecured claims in the secured claim, list the creditor separately for each clan one creditor holds a particular claim, list the other art 2.	aim. For each claim listed, identify what t	ype of claim it is. Do not list claims all	ready included in	Part 1. If more ation Page of
4.1	Aargon Agency	Last 4 digits of account number	2611	Total	\$100.00
	Nonpriority Creditor's Name 8668 Spring Mountain Road	When was the debt incurred?	Opened 10/14		Ψ100.00
	Las Vegas, NV 89117 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you	did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify Collections	1		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 20 of 72

Debtor 1 Jody Allen Dalberg Debtor 2 Amy Nicole Dalberg Case number (if know) 4.2 0000 \$360.00 **ABM** Last 4 digits of account number Nonpriority Creditor's Name PO Box 893 When was the debt incurred? Mundelein, IL 60060 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collections ☐ Yes 4.3 **Advocate Health Care** Last 4 digits of account number 0887 \$93.10 Nonpriority Creditor's Name PO Box 3039 When was the debt incurred? Hinsdale, IL 60522 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical or Dental Services** 4.4 **Advocate Health Care** \$647.98 Last 4 digits of account number 2334 Nonpriority Creditor's Name PO Box 3039 When was the debt incurred? Hinsdale, IL 60522 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical or Dental Services ☐ Yes

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 21 of 72

Debtor 2 Amy Nicole Dalberg Case number (if know) 4.5 **Advocate Medical Group** \$357.10 Last 4 digits of account number 8009 Nonpriority Creditor's Name PO Box 92523 When was the debt incurred? Chicago, IL 60615 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical or Dental Services ☐ Yes 4.6 Allergy & Asthma Associates Last 4 digits of account number **O004** \$436.51 Nonpriority Creditor's Name 1020 E. Ogden Ave When was the debt incurred? Suite 205 Naperville, IL 60563 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical or Dental Services** 4.7 Amer Cred \$266.00 Last 4 digits of account number 1113 Nonpriority Creditor's Name 400 West Lake Street When was the debt incurred? Roselle, IL 60172 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Collections ☐ Yes

Debtor 1 Jody Allen Dalberg

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 22 of 72

	Jody Allen Dalberg Amy Nicole Dalberg	Case number (if know)	
	Ann & Robert H. Lurie Nonpriority Creditor's Name Children's Hospital of Chicago	Last 4 digits of account number 3923 When was the debt incurred?	\$172.00
-	PO Box 4051 Carol Stream, IL 60197 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans	
	debt Is the claim subject to offset?	 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts 	
	Yes	■ Other. Specify Medical or Dental Services	
	Armor Systems Corporation Nonpriority Creditor's Name 1700 Kiefer Drive, Suite 1 Zion, IL 60099	Last 4 digits of account number 6688 When was the debt incurred?	\$125.00
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collections	
	Atg Credit LLC Nonpriority Creditor's Name	Last 4 digits of account number 9883	\$514.00
	1700 West Cortland Street Suite 2 Chicago, IL 60622	When was the debt incurred? Opened 03/16	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Collections	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 23 of 72

Debte Debte	or 1 Jody Allen Dalberg or 2 Amy Nicole Dalberg	Case number (if know)	
4.1 1	Cadence	Last 4 digits of account number 2958	\$200.00
	Nonpriority Creditor's Name 25 North Winfield Road Winfield, IL 60190	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Medical or Dental Services	
4.1	Cadence	Last 4 digits of account number	\$250.00
	Nonpriority Creditor's Name 25 North Winfield Road Winfield, IL 60190	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card Purchases	
4.1 3	Cadence	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 25 North Winfield Road Winfield, IL 60190	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card Purchases	
	□ 169	Other. Specify	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 24 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg		Case number (if know)	
4.1	Cba Collection Bureau	Last 4 digits of account number	9134	\$350.00
	Nonpriority Creditor's Name PO Box 5013	When was the debt incurred?	Opened 04/16	
	Hayward, CA 94540 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collections	·	
4.1	Certified Services Inc	Last 4 digits of account number	624B	\$200.00
	Nonpriority Creditor's Name PO Box 177 Waukegan, IL 60079	When was the debt incurred?	Opened 10/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	☐ Yes	Other. Specify Collections		
4.1	Coast to Coast Financial Solutions	Last 4 digits of account number	2732	\$269.00
	Nonpriority Creditor's Name Attention: Bankruptcy 101 Hodencamp Road Suite 120	When was the debt incurred?	Opened 06/14	
	Thousand Oaks, CA 91360 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Offeck all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans		
	☐ Check if this claim is for a community			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collections		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 25 of 72

	1 Jody Allen Dalberg 2 Amy Nicole Dalberg		Case number (if know)	
4.1 7	Collection Professionals, Inc.	Last 4 digits of account number	0800	\$347.10
	Nonpriority Creditor's Name 723 First Street La Salle, IL 61301	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collection		
4.1 8	CRDP-Integrated Imaging Consultants Nonpriority Creditor's Name	Last 4 digits of account number	5169	\$13.17
	PO Box 95040 Chicago, IL 60694	When was the debt incurred?		
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical or	Dental Services	
4.1	Creditor Collection Bureau	Last 4 digits of account number	7751	\$116.56
	Nonpriority Creditor's Name PO Box 1022 Wixom, MI 48393	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collections	.	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 26 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg		Case number (if know)	
4.2	Dept Of Ed/Navient	Last 4 digits of account number	0707	\$3,027.00
	Nonpriority Creditor's Name Attn: Claims Dept PO Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 04/00 Last Active 11/26/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Student loans ☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
	_ 133	Student Lo	an	
4.2				
1	Dept Of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number		\$1,954.00
	Attention: Claims Department PO Box 9635 Wilkes Barr, PA 18773	When was the debt incurred?	Opened 11/00 Last Active 11/26/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Student Lo		
		Student Lo	aii	
4.2	Discover Bank Nonpriority Creditor's Name	Last 4 digits of account number		\$8,455.96
	c/o Discover Financial Services C/T Corporation System, Suite 814 Chicago, IL 60604	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other Specify Credit Card	Purchases	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 27 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg	Case number (if know)	
4.2	DuPage Emergency Physicians	Last 4 digits of account number 5827	\$151.30
	Nonpriority Creditor's Name PO Box 366	When was the debt incurred?	
	Hinsdale, IL 60522 Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical or Dental Services	
4.2	DuPage Emergency Physicians Nonpriority Creditor's Name	Last 4 digits of account number 6012	\$165.06
	PO Box 366 Hinsdale, IL 60522	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical or Dental Services	
4.2	Dupage Neonatology Associates	Last 4 digits of account number AD23	\$2,550.40
	Nonpriority Creditor's Name PO Box 487	When was the debt incurred?	
	Hinsdale, IL 60522 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	• • • • • • • • • • • • • • • • • • • •	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical or Dental Services	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 28 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg	Doddinent Tage 2	Case number (if know)	
4.2	Dupage Neonatology Associates	Last 4 digits of account number	AD23	\$1,000.66
0	Nonpriority Creditor's Name			. ,
	PO Box 487	When was the debt incurred?		
	Hinsdale, IL 60522 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	• ,	,	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical or	Dental Services	
4.2	Dupage Pathology Associates SC	Last 4 digits of account number	2806	\$26.90
	Nonpriority Creditor's Name 520 E. 22nd Street Lombard, IL 60148	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collections	:	
4.2	Global Credit And Collection	Last 4 digits of account number	3172	\$1,864.41
	Nonpriority Creditor's Name 5440 N. Cumberland, Suite 300	When was the debt incurred?		<u> </u>
	Chicago, IL 60656 Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	7.5 or and date , ou me, and claim.	or oncor all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	☐ Yes	Other. Specify Collection	for Citibank	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 29 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg	Case number (if know)	
4.2	ICS Collection Service	Last 4 digits of account number 8271	\$50.00
	Nonpriority Creditor's Name PO Box 1010	When was the debt incurred?	
	Tinley Park, IL 60477		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Collections	
4.3	ICS Collection Service	Last 4 digits of account number 0297	\$65.00
	Nonpriority Creditor's Name PO Box 1010	When was the debt incurred?	
	Tinley Park, IL 60477		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collections	
4.3	ICS Collection Service	Last 4 digits of account number 0297	\$13.17
	Nonpriority Creditor's Name		
	PO Box 1010	When was the debt incurred?	
	Tinley Park, IL 60477 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The of the date year me, the stand of contain that appriy	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Collections	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 30 of 72

Debtor Debtor	1 Jody Allen Dalberg2 Amy Nicole Dalberg	Doddinent Tage 0	Case number (if know)	
4.3	ICS Collection Service	Lock A digita of account number	0297	\$94.27
2	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ37.21
	PO Box 1010	When was the debt incurred?		
	Tinley Park, IL 60477 Number Street City State Zlp Code	As of the date you file, the claim	s. Check all that anniv	
	Who incurred the debt? Check one.	As of the date you me, the olding	3. Officer all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collections	<u> </u>	
4.3	ICS Collection Service	Last 4 digits of account number	0297	\$172.00
3	Nonpriority Creditor's Name			•
	PO Box 1010	When was the debt incurred?		
	Tinley Park, IL 60477 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	•		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane and other similar debte	
	No	·	• •	
	☐ Yes	Other. Specify Collections) 	
4.3	Linebarger Goggan Blair &			
4	Sampson	Last 4 digits of account number	0893	\$146.40
	Nonpriority Creditor's Name PO Box 06152	When was the debt incurred?		
	Chicago, IL 60606			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	Labelia	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans	and the second s	
	Is the claim subject to offset?	 Obligations arising out of a separe report as priority claims 	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify Collections	ş-	
		· · · ———		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 31 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg		Case number (if know)	
4.3	Merchants Credit	Last 4 digits of account number	0249	\$2,500.00
	Nonpriority Creditor's Name 223 West Jackson Blvd Suite 700 Chicago, IL 60606	When was the debt incurred?	Opened 02/15	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Charle if this plain is far a community.	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Collections		
4.3	Merchants Credit Nonpriority Creditor's Name	Last 4 digits of account number	0620	\$1,661.00
	223 West Jackson Blvd Suite 700	When was the debt incurred?	Opened 07/16	
	Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	\square Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims ☐ Debts to pension or profit-sharin	ration agreement or divorce that you did not	
	Yes	Other. Specify Collections		
4.3	Merchants Credit Nonpriority Creditor's Name	Last 4 digits of account number	0692	\$554.00
	223 West Jackson Blvd Suite 700 Chicago, IL 60606	When was the debt incurred?	Opened 07/16	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	•	
	Yes	Other. Specify Collections		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 32 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg		Case number (if know)	
4.3	Merchants Credit	Last 4 digits of account number	0618	\$460.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Suite 700 Chicago II 60606	When was the debt incurred?	Opened 07/16	
	Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No	Student loans	ration agreement or divorce that you did not	
	☐ Yes	Other. Specify Collections		
4.3	Merchants Credit	Last 4 digits of account number	0917	\$267.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Suite 700	When was the debt incurred?	Opened 01/16	
	Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Collections	·	
4.4	Merchants Credit Nonpriority Creditor's Name	Last 4 digits of account number	1382	\$236.00
	223 West Jackson Blvd Suite 700 Chicago, IL 60606	When was the debt incurred?	Opened 12/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collections		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 33 of 72

Debto Debto	r 1 Jody Allen Dalberg r 2 Amy Nicole Dalberg		Case number (if know)	
4.4	Merchants Credit	Last 4 digits of account number	0625	\$163.00
	Nonpriority Creditor's Name 223 West Jackson Blvd Suite 700 Chicago, IL 60606	When was the debt incurred?	Opened 07/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Contingent☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?		I claim: ration agreement or divorce that you did not	
	■ No □ Yes	report as priority claims Debts to pension or profit-sharin Other. Specify Collections		
4.4	Merchants Credit	Last 4 digits of account number	0622	\$150.00
	Nonpriority Creditor's Name 223 West Jackson Blvd Suite 700	When was the debt incurred?	Opened 07/16	
	Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other Specify Collections		
4.4	Merchants Credit	Last 4 digits of account number	0621	\$150.00
	Nonpriority Creditor's Name 223 West Jackson Blvd Suite 700 Chicago, IL 60606	When was the debt incurred?	Opened 07/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Collections	• •	
	□ 162	Other. Specify		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 34 of 72

	1 Jody Allen Dalberg 2 Amy Nicole Dalberg		Case number (if know)	
4.4	Merchants Credit	Last 4 digits of account number	0562	\$150.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Suite 700 Chicago, IL 60606	When was the debt incurred?	Opened 01/16	
-	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin	ration agreement or divorce that you did not	
	■ No □ Yes	Other. Specify Collections		
4.4 5	Midland Funding Nonpriority Creditor's Name	Last 4 digits of account number	6863	\$1,617.00
	2365 Northside Drive Suite 300 San Diego, CA 92108	When was the debt incurred?	Opened 03/15	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collections		
4.4	Municipal Collections of America, Inc Nonpriority Creditor's Name	Last 4 digits of account number	8711	\$270.00
	PO Box 1022 Wixom, MI 48393	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	Lalaina	
	At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	i ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	<u></u>	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collections		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 35 of 72

Debtor Debtor	1 Jody Allen Dalberg2 Amy Nicole Dalberg	Doddinent Tage O	Case number (if know)	
4.4				•
7	Nationwide Credit & Collection, Inc.	Last 4 digits of account number	0162	\$40.00
	Nonpriority Creditor's Name 815 Commerce Drive Suite 270	When was the debt incurred?		
	Oak Brook, IL 60523			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	_			
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collections	3	
4.4	N. d 11. O. B. O. B. d 1.		0400	4000.04
8	Nationwide Credit & Collection, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	0162	\$262.61
	815 Commerce Drive Suite 270	When was the debt incurred?		
	Oak Brook, IL 60523			
	Number Street City State ZIp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collections	•	
4.4 9	Nationwide Credit & Collections, Inc	Last 4 digits of account number	8854	\$61.00
_	Nonpriority Creditor's Name	When was the debt incurred?	Opened 12/15	
	Attn : Bankruptcy 815 Commerce Drive, Suite 270 Oak Brook, IL 60523	when was the dept incurred?	Opened 12/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	_	report as priority claims Debts to pension or profit-sharin	a plane, and other similar debte	
	■ No			
	☐ Yes	Other. Specify Collections	i	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 36 of 72

Debtor	, ,	Document Page 3	0 01 72	
Debtor	2 Amy Nicole Dalberg		Case number (if know)	
4.5	Nationwide Credit & Collections, Inc Nonpriority Creditor's Name	Last 4 digits of account number	6377	\$50.00
	Attention: Bankruptcy 815 Commerce Drive, Suite 270 Oak Brook, IL 60523	When was the debt incurred?	Opened 03/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collections	3	
4.5	Penn Credit	Last 4 digits of account number	5895	\$207.82
	Nonpriority Creditor's Name 916 S. 14th Street PO Box 988	When was the debt incurred?		
	Harrisburg, PA 17108 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes			
	□ Yes	Other. Specify Collections	•	
4.5	Quest Diagnostics Nonpriority Creditor's Name	Last 4 digits of account number	1472	\$72.47
	PO Box 740397 Cincinnati, OH 45274-0397	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify Medical or	Dental Services	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 37 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg	Case number (if know)	
4.5	Skowron Eye Care	Last 4 digits of account number 4440	\$40.00
	Nonpriority Creditor's Name 370 N. York Road Elmhurst, IL 60126	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical or Dental Services	
4.5	State Collection Services Nonpriority Creditor's Name	Last 4 digits of account number 2958	\$10.00
	2509 S. Stoughton Road Madison, WI 53716	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collections	
4.5 5	Suburban Radiologists, SC.	Last 4 digits of account number 2135	\$212.00
	Nonpriority Creditor's Name 1446 Momentum Place	When was the debt incurred?	
	Chicago, IL 60689 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The state of the s	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical or Dental Services	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 38 of 72

Debtor Debtor	1 Jody Allen Dalberg 2 Amy Nicole Dalberg	Case number (if know)	
4.5 6	Transworld Systems Inc.	Last 4 digits of account number 2471	\$176.01
	Nonpriority Creditor's Name 507 Prudential Road Horsham, PA 19044	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical or Dental Services	
4.5	TRE Medical LTD	Last 4 digits of account number 5264	\$505.45
	Nonpriority Creditor's Name 3825 Highland Ave. Tower 1, Suite 3k	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans	
	Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Other. Specify Collections	
		— Other. Specify	
4.5 8	Webster Dental Care of LaGrange Park Nonpriority Creditor's Name	Last 4 digits of account number 2859	\$73.00
	539 N. LaGrange Road Suite 1 La Grange Park, IL 60526	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Medical or Dental Services	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 39 of 72

Debtor 1 Jody Allen Dalberg

Debto	or 2 Amy Nicole Dalberg			Case number (if know)	
4.5 9	Winfield Laboratory Consultants, SC	Last 4 digits of account num	nber	8106	\$14.00
	Nonpriority Creditor's Name Department 4408 Carol Stream, IL 60122	When was the debt incurred	1?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the c	laim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	cure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a report as priority claims	sepa	ration agreement or divorce that you did not	
	■ No		sharin	g plans, and other similar debts	
	☐ Yes				
	☐ Yes	Other. Specify Collect	10113	·	
Part :	3: List Others to Be Notified About a D	eht That You Already Listed			
. Use is tr hav	this page only if you have others to be notified ying to collect from you for a debt you owe to se e more than one creditor for any of the debts the fied for any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a debt someone else, list the original credinat you listed in Parts 1 or 2, list the	tor in	Parts 1 or 2, then list the collection agency	here. Similarly, if you
	and Address	On which entry in Part 1 or Part 2 di	•		
	entist Hinsdale Hospital North Oak Street	Line <u>4.35</u> of (<i>Check one</i>):		Part 1: Creditors with Priority Unsecured Clain	
-	dale, IL 60521			Part 2: Creditors with Nonpriority Unsecured C	Claims
	,	Last 4 digits of account number			
Adv	and Address entist Hinsdale Hospital	On which entry in Part 1 or Part 2 di Line 4.36 of (<i>Check one</i>):		list the original creditor? Part 1: Creditors with Priority Unsecured Clain	ns
	North Oak Street dale, IL 60521			Part 2: Creditors with Nonpriority Unsecured C	Claims
111113	dale, it 00021	Last 4 digits of account number			
Name	and Address	On which entry in Part 1 or Part 2 di	d vou	list the original creditor?	
	entist Hinsdale Hospital	Line 4.37 of (<i>Check one</i>):	· _	Part 1: Creditors with Priority Unsecured Clain	ns
	North Oak Street			Part 2: Creditors with Nonpriority Unsecured 0	Claims
Hins	dale, IL 60521	Last 4 digits of account number			
	and Address entist Hinsdale Hospital	On which entry in Part 1 or Part 2 di Line 4.38 of (<i>Check one</i>):		list the original creditor? $oldsymbol{l}$ Part 1: Creditors with Priority Unsecured Clain	ne
	North Oak Street	tille 4.00 of (Orleck offe).		Part 2: Creditors with Nonpriority Unsecured C	
Hins	dale, IL 60521			Fait 2. Creditors with Nonphority Onsecured C	Siaiilis
		Last 4 digits of account number			
	and Address	On which entry in Part 1 or Part 2 di			
	entist Hinsdale Hospital North Oak Street	Line 4.39 of (<i>Check one</i>):		Part 1: Creditors with Priority Unsecured Clain	
	dale, IL 60521			Part 2: Creditors with Nonpriority Unsecured 0	Claims
		Last 4 digits of account number			
Name	and Address	On which entry in Part 1 or Part 2 di	d you	list the original creditor?	
	entist Hinsdale Hospital	Line 4.41 of (Check one):		Part 1: Creditors with Priority Unsecured Clain	ns
	North Oak Street			Part 2: Creditors with Nonpriority Unsecured 0	Claims
HILLS	dale, IL 60521	Last 4 digits of account number			
Nama	and Address	On which entry in Part 1 or Part 2 di	d vou	list the original creditor?	
	entist Hinsdale Hospital	Line 4.42 of (Check one):	· _	$oldsymbol{l}$ Part 1: Creditors with Priority Unsecured Clain	ns
135	North Oak Street	, , ,		Part 2: Creditors with Nonpriority Unsecured C	
Hins	dale, IL 60521	Last 4 digits of account number			-

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 40 of 72

Debtor 1 Jody Allen Dalberg Debtor 2 Amy Nicole Dalberg	Case number (if know)	
Name and Address Adventist Hinsdale Hospital 135 North Oak Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.43 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Hinsdale, IL 60521	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	_
Adventist Hinsdale Hospital	Line <u>4.44</u> of (<i>Check one</i>):	
135 North Oak Street Hinsdale, IL 60521	■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Atg Credit Llc 1700 W Cortland St Ste 2	Line 4.10 of (Check one):	
Chicago, IL 60622	■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Blitt & Gaines, P.C. 661 W. Glenn Avenue	Line 4.22 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims	
Wheeling, IL 60090		
	Last 4 digits of account number	
Name and Address Cba Collection Bureau	On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.14 of (<i>Check one</i>):	
25954 Eden Landing Road	Part 2: Creditors with Nonpriority Unsecured Claims	
Hayward, CA 94541	Last 4 digits of account number	
None and Address		
Name and Address Certified Services Inc	On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.15 of (Check one):	
1300 N Skokie Hwy Suite 10	Part 2: Creditors with Nonpriority Unsecured Claims	
Gurnee, IL 60031	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Citibank	Line <u>4.45</u> of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims	
Attn: Bankruptcy Dept PO Box 790034	Part 2: Creditors with Nonpriority Unsecured Claims	
Saint Louis, MO 63179-0034		
	Last 4 digits of account number	
Name and Address Coast to Coast Financial Solutions	On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.16 of (<i>Check one</i>):	
101 Hodencamp Rd Ste 120	Part 2: Creditors with Nonpriority Unsecured Claims	
Thousand Oaks, CA 91360	Last 4 digits of account number	
Non-cond Address		-
Name and Address Dept Of Ed/Navient	On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.20 of (Check one):	
Po Box 9635	Part 2: Creditors with Nonpriority Unsecured Claims	
Wilkes Barre, PA 18773	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Dept Of Ed/Navient	Line <u>4.21</u> of (<i>Check one</i>): □ Part 1: Creditors with Priority Unsecured Claims	
Po Box 9635 Wilkes Barre, PA 18773	■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
DJO Global 1430 Decision Street	Line 4.1 of (Check one):	
Vista, CA 92081	■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	
Name and Address DS Services of America, Inc	On which entry in Part 1 or Part 2 did you list the original creditor?	
DO DEI VICES OF ATTICITICA, ITIC	Line 4.14 of (<i>Check one</i>): ☐ Part 1: Creditors with Priority Unsecured Claims	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 41 of 72

Debtor 1 Jody Allen Dalberg Debtor 2 Amy Nicole Dalberg		Case number (if know)
5660 New Northside Drive, Suite 500 Atlanta, GA 30328		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address DuPage Medical Group 15921 Collections Center Drive Chicago, IL 60693-0159	On which entry in Part 1 or Part 2 di Line 4.40 of (<i>Check one</i>): Last 4 digits of account number	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Gastroenterology Services LTD 3825 Highland Avenue Unit 209 Downers Grove, IL 60515	On which entry in Part 1 or Part 2 di Line 4.7 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Loyola University Health System 2160 S First Avenue Maywood, IL 60153	On which entry in Part 1 or Part 2 di Line 4.49 of (<i>Check one</i>):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606	On which entry in Part 1 or Part 2 di Line 4.35 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606	On which entry in Part 1 or Part 2 di Line 4.36 of (Check one):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Merchants Credit 223 W Jackson Blvd Suite 4 Chicago, IL 60606	On which entry in Part 1 or Part 2 di Line 4.37 of (<i>Check one</i>):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606	On which entry in Part 1 or Part 2 di Line 4.38 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
G ,	Last 4 digits of account number	
Name and Address Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606	On which entry in Part 1 or Part 2 di Line 4.39 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606	On which entry in Part 1 or Part 2 di Line 4.40 of (<i>Check one</i>):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Merchants Credit 223 W Jackson Blvd Suite 4 Chicago, IL 60606	On which entry in Part 1 or Part 2 di Line 4.41 of (<i>Check one</i>):	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606	On which entry in Part 1 or Part 2 di Line 4.42 of (<i>Check one</i>):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 42 of 72

	ody Allen Dalberg my Nicole Dalberg		Case r	umber (if kno	w)		
Name and Address Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606		On which entry in Part 1 or Part 2 did y Line 4.43 of (<i>Check one</i>):	☐ Part 1:	Creditors with	? Priority Unsecured Claims Nonpriority Unsecured Claims		
Cilicago, i	L 00000	Last 4 digits of account number					
Name and Address Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606		On which entry in Part 1 or Part 2 did y Line 4.44 of (<i>Check one</i>): Last 4 digits of account number	☐ Part 1:	Creditors with	? Priority Unsecured Claims Nonpriority Unsecured Claims		
		On which entry in Part 1 or Part 2 did y Line 4.45 of (Check one): Last 4 digits of account number	Part 1:	Creditors with	? Priority Unsecured Claims Nonpriority Unsecured Claims		
815 Comm	dress le Credit & Collections, Inc nerce Dr Ste 270 k, IL 60523	On which entry in Part 1 or Part 2 did y Line 4.49 of (Check one): Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured Claims				
	e Credit & Collections, Inc nerce Drive Suite 270	On which entry in Part 1 or Part 2 did y Line 4.50 of (Check one): Last 4 digits of account number	id you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims				
5050 West	dress Services of Chicago t Lake Street ark, IL 60160	On which entry in Part 1 or Part 2 did y Line 4.16 of (Check one): Last 4 digits of account number	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims				
Name and Ad Winfield R 25 N. Winf Winfield, I	adiology Consultants SC ield Road	On which entry in Part 1 or Part 2 did y Line 4.10 of (Check one): Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims				
Name and Ad Yu Mario (1919 Midw Oak Brook	C MD PC	On which entry in Part 1 or Part 2 did y Line 4.15 of (<i>Check one</i>): Last 4 digits of account number	☐ Part 1:	Creditors with			
6. Total the a	dd the Amounts for Each Type mounts of certain types of unsecure ecured claim.	of Unsecured Claim d claims. This information is for statistica	al reporting			nts for each	
	6a. Domestic support oblig	ations	6a.	\$	Total Claim 0.00		
Total claims from Part 1	6c. Claims for death or pers	debts you owe the government sonal injury while you were intoxicated ty unsecured claims. Write that amount here	6b. 6c. 6d.	\$ \$ \$	27,337.54 0.00 0.00		
	6e. Total Priority. Add lines	6a through 6d.	6e.	\$	27,337.54		
	6f. Student loans		6f.	\$	Total Claim		

Official Form 106 E/F

Total claims from Part 2

6g.

6g. Obligations arising out of a separation agreement or divorce that

0.00

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 43 of 72

6j.

34,956.41

Debtor 1 Jody Allen Dalberg
Amy Nicole Dalberg
Case number (if know)

you did not report as priority claims
6h. Debts to pension or profit-sharing plans, and other similar debts
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

Case number (if know)

0.00
29,975.41

Total Nonpriority. Add lines 6f through 6i.

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main

		17////////	3 H	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jody Allen Dalbe	rg		
	First Name	Middle Name	Last Name	
Debtor 2	Amy Nicole Dalbe	erg		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Ryan and Sarah Himes
533 S. Bresee Ave.
Bourbonnais, IL 60914

State what the contract or lease is for
Rent: \$1,300.00 per month
Term: August 1, 2016 to August 1, 2017

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main

		Documer	nt Page 45 o	f 72	
Fill in this	information to identify your o	case:			
Debtor 1	Jody Allen Dalber	g			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	Amy Nicole Dalbe	Middle Name	Last Name		
	3,				
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)				☐ Check if this	
				amended fili	ng
Officia	l Form 106H				
	lule H: Your Code	ahtore			40/4E
SCITED	iule II. Toul Coul	501013			12/15
our name	and case number (if known). you have any codebtors? (If y	Answer every question.	•	o this page. On the top of any Additional Pag as a codebtor.	,-2,
■ No					
☐ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana,			(Community property states and territories in ngton, and Wisconsin.)	ıclude
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spou	se, or legal equivalent live	with you at the time?		
in line Form	2 again as a codebtor only if	that person is a guarante	or or cosigner. Make s	if your spouse is filing with you. List the per sure you have listed the creditor on Schedul 6G). Use Schedule D, Schedule E/F, or Sche	e D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZIF	² Code		Column 2: The creditor to whom you ow Check all schedules that apply:	e the debt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				Cahadula D. lina	
	Name			_ □ Schedule D, line □ Schedule E/F, line	
				☐ Schedule E/F, line	
-	Number Street			_	
	City	State	ZIP Code		

Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Case 16-40089 Page 46 of 72 Document

Fill	in this information to identify your	ase:				
	btor 1 Jody Allen					
	btor 2 Amy Nicole	Dalberg				
Un	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS			
	se number nown)		-			
O	fficial Form 106I			MM / DD/		•
	chedule I: Your Inc	ome		IVIIVI / DD/	1111	12/15
spo atta Pa	plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. It 1: Describe Employment	ur spouse is not filing w On the top of any additi	ith you, do not include informat	ion about your sp	ouse. If more space is	needed,
1.	Fill in your employment information.		Debtor 1	Debtor	2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed	□ Emp	oloyed employed	
	employers.	Occupation	Technical Supervisor			
	Include part-time, seasonal, or self-employed work.	Employer's name	Advocate Health Care			
	Occupation may include student or homemaker, if it applies.	Employer's address	801 Milwaukee Ave. Libertyville, IL 60048			
		How long employed t	here? 9 Months			
Pa	rt 2: Give Details About Mo	nthly Income				
	imate monthly income as of the ouse unless you are separated.	late you file this form. If	you have nothing to report for any	line, write \$0 in th	e space. Include your no	n-filing
	ou or your non-filing spouse have me space, attach a separate sheet to		ombine the information for all emp	loyers for that pers	on on the lines below. If	you need
				For Debtor 1	For Debtor 2 or	

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- Estimate and list monthly overtime pay.
- Calculate gross Income. Add line 2 + line 3.

			non-	non-filing spouse					
2.	\$	6,373.34	\$	0.00					
3.	+\$	0.00	+\$	0.00					
4.	\$	6,373.34	\$	0.00					

Official Form 106I Schedule I: Your Income page 1

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 47 of 72

	otor 1 otor 2	Jody Allen Dalberg Amy Nicole Dalberg	-		Case	e number (<i>if kno</i>	wn)				
					Fo	r Debtor 1			r Debtor n-filing s		
	Cop	by line 4 here	4.		\$_	6,373.	34	\$		0.00	<u>)</u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	a.	\$	1,000.	76	\$		0.00)
	5b.	Mandatory contributions for retirement plans	5k		\$	-	00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	50		\$	191.		\$		0.00	_
	5d.	Required repayments of retirement fund loans	50	d.	\$		00	\$		0.00	_
	5e.	Insurance	56	€.	\$	508.		\$		0.00	_
	5f.	Domestic support obligations	5f		\$		00	\$		0.00	
	5g.	Union dues	50	g.	\$		00	\$		0.00	_
	5h.	Other deductions. Specify:	5ł	า.+	\$			+ \$ _		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	1,700.	58	\$		0.00	_ <u>)</u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	4,672.	76	\$_		0.00	<u> </u>
8.	List 8a.	A all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	88		\$	•	00	\$		0.00	_
	8b.	monthly net income. Interest and dividends	8k		\$ -		<u>00</u> 00	\$ \$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_ \$		00	Ψ_ \$		0.00	_
	8d.	Unemployment compensation	80		\$		00	\$-		0.00	_
	8e.	Social Security	86		\$		00	\$		0.00	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f 8g	g.	\$_ \$_	0. 0.	00	\$_ \$_		0.00	<u> </u>
	8h.	Other monthly income. Specify:	8r	า.+	\$_	0.	00	+ \$_		0.00	<u> </u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	0.	00	\$_		0.0	0
10	Cal	culate monthly income. Add line 7 + line 9.	10.	•		4,672.76	C		0.00	= \$	4,672.76
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ-		4,072.70	Ψ.		0.00		4,072.70
11.	Incl othe Do	te all other regular contributions to the expenses that you list in <i>Schedule</i> ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not scify:	dep							_	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certailies							e. 12.	\$	4,672.76
13.	Do	you expect an increase or decrease within the year after you file this form	?							Combi	ned ly income
		No. Yes. Explain:									

ΕIII	in this informa	ation to identify yo	our case.			l				
	tor 1					Ch	ook i	f this is:		
Den	itor i	Jody Allen D	alberg					amended filing		
	otor 2	Amy Nicole I	Dalberg						ving postpetition chapter the following date:	
(Spc	ouse, if filing)							expenses as or	the following date.	
Unit	ed States Bankr	ruptcy Court for the	NORTH	IERN DISTRICT OF ILLIN	OIS		M	M / DD / YYYY		
1	e number nown)									
Of	fficial Fo	rm 106J								
So	chedule	J: Your l	Exper	ises					12/	/1:
info	ormation. If m		eded, atta	If two married people and the chancither sheet to this n.						
Par		ribe Your House	hold							
1.	Is this a joir									
	□ No. Go to	o line 2. es Debtor 2 live i	in a conor	ata haysahald?						
			iii a sepai	ate nousenoid?						
	■ N □ Y		st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	ebtor	2.		
2.	Do you have	e dependents?	□ No		•					
	Do not list D Debtor 2.	-	Yes.	Fill out this information for each dependent	Dependent's relati			Dependent's age	Does dependent live with you?	
	Do not state dependents				Son			3	□ No ■ Yes	
					Daughter			11	□ No ■ Yes	
									□ No □ Yes	
					-				☐ Yes	
2	De veur evr	aanaaa inaluda	_						☐ Yes	
3.	expenses o	penses include of people other the d your depende	^{han} ⊓	No Yes						
Par		ate Your Ongoi								
exp		a date after the b		uptcy filing date unless y y is filed. If this is a supp						
the	value of sucl	h assistance and		government assistance i luded it on <i>Schedule I:</i> \				Your exp	enses	
(Oil	ficial Form 10	Юі.)						10 a. op.		
4.		or home owners and any rent for the		ses for your residence. I r lot.	nclude first mortgage	e 4.	\$_		1,300.00	
	If not include	ded in line 4:								
	4a. Real e	estate taxes				4a.	\$		0.00	
	•	erty, homeowner's				4b.	. –		0.00	
		e maintenance, re eowner's associat		ıpkeep expenses dominium dues		4c. 4d.			100.00 0.00	
5.				our residence, such as ho	me equity loans		\$ -		0.00	

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 49 of 72

	Jody Allen Dalberg Amy Nicole Dalberg	Case num	ber (if known)	
6. Utilitie	s:			
6a.	Electricity, heat, natural gas	6a.	\$	300.00
6b.	Vater, sewer, garbage collection	6b.	\$	80.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	208.00
6d.	Other. Specify:	6d.	\$	0.00
Food	nd housekeeping supplies	7.	\$	650.00
Childo	are and children's education costs	8.	\$	50.00
Clothi	ng, laundry, and dry cleaning	9.	\$	100.00
. Perso	nal care products and services	10.	\$	100.00
. Medic	al and dental expenses	11.	\$	250.00
	portation. Include gas, maintenance, bus or train fare.	12.	e	473.33
	include car payments.		·	
	ainment, clubs, recreation, newspapers, magazines, and books	13.	·	150.00
	able contributions and religious donations	14.	>	100.00
. Insura				
	include insurance deducted from your pay or included in lines 4 or 20. Life insurance	15a.	\$	0.00
	Health insurance	15b.	·	0.00
	/ehicle insurance	15c.	·	0.00
	Other insurance. Specify: Renters/Vehicle Insurance	15d.		115.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.	_ 130.	Ψ	113.00
Specif	Internal Revenue Service	16.	\$	635.00
	ment or lease payments:			
	Car payments for Vehicle 1	17a.	· -	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify: Student Loans	17c.	· <u> </u>	54.00
	Other. Specify:	17d.	\$	0.00
	ayments of alimony, maintenance, and support that you did not report as	18.	\$	0.00
	ted from your pay on line 5, Schedule I, Your Income (Official Form 106I). became the support others who do not live with you.	10.	\$	0.00
Specif		19.	Ψ	0.00
•	real property expenses not included in lines 4 or 5 of this form or on Sched		our Income	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	· <u> </u>	0.00
	Property, homeowner's, or renter's insurance	20c.	· ·	0.00
	Maintenance, repair, and upkeep expenses	20d.	· ·	0.00
	Homeowner's association or condominium dues	20e.	•	0.00
	Specify:		+\$	0.00
	ate your monthly expenses		. •	0.00
	dd lines 4 through 21.		\$	4,665.33
	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	4,003.33
			l : ———	4 005 00
	dd line 22a and 22b. The result is your monthly expenses.		\$	4,665.33
	ate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	*	4,672.76
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	4,665.33
	Subtract your monthly expenses from your monthly income.	00 -	¢	7.43
	The result is your monthly net income.	23c.	\$	1.43
For exa	expect an increase or decrease in your expenses within the year after you mple, do you expect to finish paying for your car loan within the year or do you expect your mitton to the terms of your mortgage?			e or decrease because of a
■ No				
☐ Yes	Explain here:			

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 50 of 72

Fill in this inforr	mation to identify your	case:					
Debtor 1	Jody Allen Dalbe	rg					
	First Name	Middle Name	Las	t Name			
Debtor 2	Amy Nicole Dalb						
(Spouse if, filing)	First Name	Middle Name	Las	t Name			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINO	S			
Case number							
(if known)							Check if this is an amended filing
If two married pe You must file this	eople are filing togethe s form whenever you file or property by fraud i	n connection with a bankı	sible for s	upplyii			
•	8 U.S.C. §§ 152, 1341, 1	519, and 3571.					
Did you pa	y or agree to pay some	one who is NOT an attorn	ney to help	you fil	I out bankruptcy forms?		
■ No							
☐ Yes. N	Name of person						ition Preparer's Notice, ature (Official Form 119)
	lty of perjury, I declare e true and correct.	that I have read the sumn	nary and s	chedul	es filed with this declaration	on and	
X /s/.lod	ly Allen Dalberg		х	/s/ Aı	ny Nicole Dalberg		
	Allen Dalberg				Nicole Dalberg		
	re of Debtor 1				ture of Debtor 2		
Date [December 20, 2016			Date	December 20, 2016		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 51 of 72

Fill in this infor	mation to identify you	r case:			
Debtor 1	Jody Allen Dalb	-			
Debtor 2	First Name Amy Nicole Dalk	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Case number					
(if known)					Check if this is an mended filing
Official Fo				_	
Statement	t of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16
				equally responsible for sup additional pages, write you	
	n). Answer every que			, additional pages, write yet	ii name ana oase
Part 1: Give	Details About Your Ma	arital Status and Where You	Lived Before		
1. What is you	ır current marital statı	ıs?			
- Manada					
■ Married Not ma	-				
2. During the	last 3 years have you	lived anywhere other than	where you live now?		
_	iast o years, nave yea	iived arrywriere outler than	where you live how.		
□ No ■ Voc. Li	at all of the places you l	ived in the last 3 years. Do no	ot include where you live now	,	
■ Yes. Li	st all of the places you i	ived in the last 3 years. Do no	of include where you live now		
Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3833 Verr Brookfiel	non Ave. d, IL 60513	From-To: July 4, 2013 to July 31, 2016	Same as Debtor 1		Same as Debtor 1 From-To:
states and territo	<i>rie</i> s include Arizona, Ca		vada, New Mexico, Puerto Ri	ity property state or territory co, Texas, Washington and W	
	ake sure you iiii out sor	leddie 11. Todi Godebiois (Ol	ilciai i oiiii 10011).		
Part 2 Expla	in the Sources of You	r Income			
Fill in the tot	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
□ No					
Yes. Fi	II in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	l of current year until ed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$58,169.00	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
Official Form 107		Statement of Financial Aff	airs for Individuals Filing for B	ankruptcy	page 1

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 52 of 72

Debtor 1 Debtor 2	Jody Aller Amy Nicol		Case number (if known)				
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply	v. (befo	ss income ore deductions exclusions)
	calendar year: 1 to Decemb		■ Wages, commissions, bonuses, tips	\$72,890.00	☐ Wages, commiss bonuses, tips	sions,	\$0.00
			☐ Operating a business		☐ Operating a busi	ness	
	alendar year l 1 to Decemb		■ Wages, commissions, bonuses, tips	\$66,407.00	☐ Wages, commiss bonuses, tips	sions,	\$0.00
			Operating a business		☐ Operating a busi	ness	
•	No Yes. Fill in the	•	ome from each source separat	ory. Do not include income ti	iac you iisteu iii iiile 4.		
Ц	Yes. Fill in the	details.	Debtor 1 Sources of income Describe below.	Gross income from each source	Debtor 2 Sources of income Describe below.	(befo	ss income ore deductions
				(before deductions and exclusions)		anu e	exclusions)
Part 3:	List Certain	Payments You	ı Made Before You Filed for E	Bankruptcy			
	No. Neither	Debtor 1 nor I	2's debts primarily consumer Debtor 2 has primarily consu a personal, family, or househol	mer debts. Consumer debts	s are defined in 11 U.S	s.C. § 101(8) as	"incurred by an
	During t □ No. □ Yes	Go to line	ore you filed for bankruptcy, did 7. each creditor to whom you paid			nts and the total	amount you
		paid that con not include	reditor. Do not include paymen payments to an attorney for that on 4/01/19 and every 3 years	ts for domestic support oblig nis bankruptcy case.	ations, such as child s	support and alim	
=			or both have primarily consu		of \$600 or more?		
	■ No.		7.				
	□ _{Yes}	include pay	each creditor to whom you paid yments for domestic support ob r this bankruptcy case.				
Cred	ditor's Name a	and Address	Dates of paymen	nt Total amount paid	Amount you Wastill owe	as this paymen	nt for

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 53 of 72

Debtor 1 Jody Allen Dalberg
Debtor 2 Amy Nicole Dalberg

Case number (if known)

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	■ No□ Yes. List all payments to an insider.							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	his payment		
8.	Within 1 year before you filed for bankrupto insider?		ments or transfer a	ny property on a	ccount of a de	bt that benefited an		
	Include payments on debts guaranteed or cosi	gned by an insider.						
	☐ Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	his payment tor's name		
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures						
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.							
	□ No							
	Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency		Status of the case			
	Discover Bank N.A. v. Jody A. Dalberg 13 M1 500301	Petition to Register Foreign Judgment	Circuit Court of County 50 W. Washing Chicago, IL 606	ton St.	☐ Pending ☐ On appea ☐ Conclude			
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		rty repossessed, f	oreclosed, garnis	shed, attached	, seized, or levied?		
	□ No. Go to line 11.							
	Yes. Fill in the information below.							
	Creditor Name and Address	Describe the Property		Date		Value of the property		
		Explain what happened				p p		
	Discover Bank	Wages		Dec	ember 15,	\$440.83		
	c/o Blitt & Gaines, P.C.	_		2016	5			
	661 Glenn Ave.	☐ Property was reposse						
	Wheeling, IL 60090	☐ Property was foreclos						
		Property was garnished.						
		☐ Property was attached	d, seized or levied.					
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca		uding a bank or fir	ancial institution	n, set off any ai	mounts from your		
	Yes. Fill in the details.							
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Page 54 of 72 Document Debtor 1 Jody Allen Dalberg Debtor 2 Amy Nicole Dalberg Case number (if known) 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ☐ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code) Intervarsity Christian Fellowship Cash Monthly \$100.00 635 Science Dr. Madison, WI 53711-1099 Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of transferred or transfer was Address payment **Email or website address** made Person Who Made the Payment, if Not You December 19, \$2,045.00 Attorney Fees plus \$335.00 Sulaiman Law Group, Ltd. \$2,500.00 900 Jorie Boulevard filing fee plus \$120 credit counseling 2016 Suite 150 and financial management course

Oak Brook, IL 60523

courtinfo@sulaimanlaw.com

Fees

certificates, merged three bureau credit

report and tax transcripts. Attorney

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 55 of 72

Debtor 1 Jody Allen Dalberg
Debtor 2 Amy Nicole Dalberg

Case number (if known)

17.	 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes Fill in the details 				
	Yes. Fill in the details. Person Who Was Paid Address	Description and va	alue of any propert	y Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers man include gifts and transfers that you have already	isiness or financial affa de as security (such as th	irs? ne granting of a secu	r any property to anyone, othe	
	■ No □ Yes. Fill in the details.				
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferre	ed	Describe any property or payments received or debts paid in exchange	Date transfer was made
 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. 				of which you are a	
	Name of trust	Description and va	alue of the property	transferred	Date Transfer was made
	List of Certain Financial Accounts, Inst Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ No Yes. Fill in the details.	r, were any financial acc	counts or instrume	nts held in your name, or for y	, ,
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account of instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No				
	Yes. Fill in the details.	Who also had asso	4- 1 2	onile a the contents	Da waw atill
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had according Address (Number, St State and ZIP Code)		cribe the contents	Do you still have it?
22.	Have you stored property in a storage unit or ■ No □ Yes. Fill in the details.	r place other than your	home within 1 year	before you filed for bankrupt	cy?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		cribe the contents	Do you still have it?

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 56 of 72

Debtor 1 Jody Allen Dalberg
Debtor 2 Amy Nicole Dalberg

Case number (if known)

Pai	t 9: Identify Property You Hold or Control for	Someone Else					
23.	Do you hold or control any property that someo for someone.	one else owns? Include any prope	rty you borrowed from, are storing fo	r, or hold in trust			
	No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value			
Pai	t 10: Give Details About Environmental Informa	ation					
For	the purpose of Part 10, the following definitions	apply:					
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		law, whether you now own, operate,	or utilize it or used			
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic	substance,			
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of whe	n they occurred.				
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environm	ental law?			
	■ No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any release of hazardous material?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	strative proceeding under any env	ironmental law? Include settlements	and orders.			
	■ No						
	Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Pai	t 11: Give Details About Your Business or Con	nections to Any Business					
		•	af th a fallaccin n a amnastic na ta am				
27.	27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?						
☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	ip (LLP)				
	☐ A partner in a partnership —						
	☐ An officer, director, or managing execut	tive of a corporation					
	☐ An owner of at least 5% of the voting or	☐ An owner of at least 5% of the voting or equity securities of a corporation					

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Page 57 of 72 Document Jody Allen Dalberg Debtor 1 Debtor 2 **Amy Nicole Dalberg** Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Business Name Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jody Allen Dalberg /s/ Amy Nicole Dalberg Jody Allen Dalberg **Amy Nicole Dalberg** Signature of Debtor 1 Signature of Debtor 2 Date December 20, 2016 Date December 20, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 58 of 72

Fill in this information to identify your case:					
Debtor 1	Jody Allen Dalbe				
	First Name	Middle Name	Last Name		
Debtor 2	Amy Nicole Dalbe	erg			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check	if this is an
				ameno	led filing
				ameno	led filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 59 of 72

or any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Offici In the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period h					
property					
or any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Offici In the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period h					
ou may assume an anexpired personal property reason the trustee does not assume it. 11 0.0.0. 3 000(p)(2).					
Describe your unexpired personal property leases Will the lease b	e assumed?				
Lessor's name: Ryan and Sarah Himes					
■ Yes					
Description of leased Rent: \$1,300.00 per month Term: August 1, 2016 to August 1, 2017					
Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and property that is subject to an unexpired lease.	d any personal				
X /s/ Jody Allen Dalberg X /s/ Amy Nicole Dalberg					
Jody Allen DalbergAmy Nicole DalbergSignature of Debtor 1Signature of Debtor 2					
Date December 20, 2016 Date December 20, 2016	_				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 64 of 72

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	re	Jody Allen Da Amy Nicole D				Case No		
		•			Debtor(s)	Chapter	7	
		DIS	CL	OSURE OF COMP	ENSATION OF ATTOR	RNEY FOR D	EBTOR(S	5)
1.	cor	npensation paid t	o me	within one year before the fi	16(b), I certify that I am the attornal ling of the petition in bankruptcy, n of or in connection with the bank	or agreed to be pai	d to me, for se	
		For legal service	es, I h	nave agreed to accept		\$	2,055.0	00
		Prior to the filing	ng of t	this statement I have receive	d	\$	2,055.0	00
		Balance Due				\$	0.0	00_
2.	\$_	335.00 of the	e filing	g fee has been paid.				
3.	The	e source of the co	mpen	sation paid to me was:				
		Debtor		Other (specify):				
4.	The	e source of compo	ensatio	on to be paid to me is:				
		Debtor		Other (specify):				
5.		I have not agree	d to sl	hare the above-disclosed cor	mpensation with any other person u	unless they are me	mbers and asso	ociates of my law firm.
					nsation with a person or persons w names of the people sharing in the			s of my law firm. A
6.	In	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	b. c.	Preparation and	filing f the o	of any petition, schedules, st debtor at the meeting of cred	ndering advice to the debtor in dete tatement of affairs and plan which litors and confirmation hearing, an	may be required;	-	
7.	Ву	Represen property	tatio unde	n of the debtors in any o	fee does not include the following dischargeability actions, relietion and filing of reaffirmation	f from stay action		
					CERTIFICATION			
thi		ertify that the fore kruptcy proceedin		g is a complete statement of	any agreement or arrangement for	payment to me for	representation	of the debtor(s) in
	Dec	ember 20, 201	6		/s/ Joseph S. Davi			
	Date	2			Joseph S. Davids Signature of Attorney			
					Sulaiman Law Gro	oup, Ltd.		
					900 Jorie Bouleva Suite 150	ard		
					Oak Brook, IL 605			
					630-575-8181 Fax			
					Name of law firm	iaiiiaw.coiii		

Case 16-40089 Doc 1 Filed 12/21/16 Entered 12/21/16 18:41:26 Desc Main Document Page 65 of 72

United States Bankruptcy Court Northern District of Illinois

In re	Jody Allen Dalberg Amy Nicole Dalberg		Case No.		
		Debtor(s)	Chapter	7	
	VERI	FICATION OF CREDITOR M	ATRIX		
		Number of	Creditors: _		68
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credit	ors is true and	correct to the best of	my
Date:	December 20, 2016	/s/ Jody Allen Dalberg			
		Jody Allen Dalberg			
		Signature of Debtor			
Date:	December 20, 2016	/s/ Amy Nicole Dalberg			
		Amy Nicole Dalberg			
		Signature of Debtor			

Aargon Agency 8668 Spring Mountain Road Las Vegas, NV 89117

ABM PO Box 893 Mundelein, IL 60060

Adventist Hinsdale Hospital 120 North Oak Street Hinsdale, IL 60521

Adventist Hinsdale Hospital 135 North Oak Street Hinsdale, IL 60521

Advocate Health Care PO Box 3039 Hinsdale, IL 60522

Advocate Medical Group PO Box 92523 Chicago, IL 60615

Allergy & Asthma Associates 1020 E. Ogden Ave Suite 205 Naperville, IL 60563

Amer Cred 400 West Lake Street Roselle, IL 60172

Ann & Robert H. Lurie Children's Hospital of Chicago PO Box 4051 Carol Stream, IL 60197

Armor Systems Corporation 1700 Kiefer Drive, Suite 1 Zion, IL 60099 Atg Credit LLC 1700 West Cortland Street Suite 2 Chicago, IL 60622

Atg Credit Llc 1700 W Cortland St Ste 2 Chicago, IL 60622

Blitt & Gaines, P.C. 661 W. Glenn Avenue Wheeling, IL 60090

Cadence 25 North Winfield Road Winfield, IL 60190

Cba Collection Bureau PO Box 5013 Hayward, CA 94540

Cba Collection Bureau 25954 Eden Landing Road Hayward, CA 94541

Certified Services Inc PO Box 177 Waukegan, IL 60079

Certified Services Inc 1300 N Skokie Hwy Suite 10 Gurnee, IL 60031

Citibank Attn: Bankruptcy Dept PO Box 790034 Saint Louis, MO 63179-0034

Coast to Coast Financial Solutions Attention: Bankruptcy 101 Hodencamp Road Suite 120 Thousand Oaks, CA 91360 Coast to Coast Financial Solutions 101 Hodencamp Rd Ste 120 Thousand Oaks, CA 91360

Collection Professionals, Inc. 723 First Street La Salle, IL 61301

CRDP-Integrated Imaging Consultants PO Box 95040 Chicago, IL 60694

Creditor Collection Bureau PO Box 1022 Wixom, MI 48393

Dept Of Ed/Navient Attn: Claims Dept PO Box 9635 Wilkes Barre, PA 18773

Dept Of Ed/Navient Attention: Claims Department PO Box 9635 Wilkes Barr, PA 18773

Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773

Discover Bank c/o Discover Financial Services C/T Corporation System, Suite 814 Chicago, IL 60604

DJO Global 1430 Decision Street Vista, CA 92081

DS Services of America, Inc 5660 New Northside Drive, Suite 500 Atlanta, GA 30328 DuPage Emergency Physicians PO Box 366 Hinsdale, IL 60522

DuPage Medical Group 15921 Collections Center Drive Chicago, IL 60693-0159

Dupage Neonatology Associates PO Box 487 Hinsdale, IL 60522

Dupage Pathology Associates SC 520 E. 22nd Street Lombard, IL 60148

Gastroenterology Services LTD 3825 Highland Avenue Unit 209 Downers Grove, IL 60515

Global Credit And Collection 5440 N. Cumberland, Suite 300 Chicago, IL 60656

ICS Collection Service PO Box 1010 Tinley Park, IL 60477

Illinois Department of Revenue Bankruptcy Section Po Box 64338 Chicago, IL 60664-0338

Internal Revenue Service Centralized Insolvency Operation Po Box 21126 Philadelphia, PA 19114-0326

Linebarger Goggan Blair & Sampson PO Box 06152 Chicago, IL 60606

Loyola University Health System 2160 S First Avenue Maywood, IL 60153

Merchants Credit 223 West Jackson Blvd Suite 700 Chicago, IL 60606

Merchants Credit 223 West Jackson Blvd Suite 700 Chicago, IL 60606

Merchants Credit 223 W Jackson Blvd Suite 700 Chicago, IL 60606

Merchants Credit 223 W Jackson Blvd Suite 700 Chicago, IL 60606

Merchants Credit 223 West Jackson Blvd Suite 700 Chicago, IL 60606

Merchants Credit 223 W Jackson Blvd Ste 4 Chicago, IL 60606

Merchants Credit 223 W Jackson Blvd Suite 4 Chicago, IL 60606

Midland Funding 2365 Northside Drive Suite 300 San Diego, CA 92108

Midland Funding 2365 Northside Drive, Suite 30 San Diego, CA 92108

Municipal Collections of America, Inc PO Box 1022 Wixom, MI 48393

Nationwide Credit & Collection, Inc. 815 Commerce Drive Suite 270 Oak Brook, IL 60523

Nationwide Credit & Collections, Inc Attn: Bankruptcy 815 Commerce Drive, Suite 270 Oak Brook, IL 60523

Nationwide Credit & Collections, Inc Attention: Bankruptcy 815 Commerce Drive, Suite 270 Oak Brook, IL 60523

Nationwide Credit & Collections, Inc 815 Commerce Dr Ste 270 Oak Brook, IL 60523

Nationwide Credit & Collections, Inc 815 Commerce Drive Suite 270 Oak Brook, IL 60523

Penn Credit 916 S. 14th Street PO Box 988 Harrisburg, PA 17108

Quest Diagnostics PO Box 740397 Cincinnati, OH 45274-0397

Republic Services of Chicago 5050 West Lake Street Melrose Park, IL 60160

Skowron Eye Care 370 N. York Road Elmhurst, IL 60126

State Collection Services 2509 S. Stoughton Road Madison, WI 53716

Suburban Radiologists, SC. 1446 Momentum Place Chicago, IL 60689

Transworld Systems Inc. 507 Prudential Road Horsham, PA 19044

TRE Medical LTD 3825 Highland Ave. Tower 1, Suite 3k Downers Grove, IL 60515

Webster Dental Care of LaGrange Park 539 N. LaGrange Road Suite 1
La Grange Park, IL 60526

Winfield Laboratory Consultants, SC Department 4408 Carol Stream, IL 60122

Winfield Radiology Consultants SC 25 N. Winfield Road Winfield, IL 60190

Yu Mario C MD PC 1919 Midwest Road Oak Brook, IL 60523